

ATM RIDER

To be attached to and form part of Financial Institution Bond, Standard Form No. 24, No. [policynbr].

It is agreed that:

1. The attached bond is amended by adding an additional Insuring Agreement as follows:

AUTOMATED TELLER MACHINE

Loss of Property resulting directly from robbery, burglary, theft, damage thereto or destruction thereof involving automated mechanical devices located anywhere, except as noted in the schedule below, which on behalf of the Insured disburse Money, accept deposits, cash checks, drafts or similar written instruments or make credit card loans.

2. For the purpose of this rider only, Exclusion (1) contained in Section 2 of the bond, entitled "Conditions and Limitations", is deleted and replaced as follows:

(1) loss:

- (1) resulting from damage to or destruction of any such automated mechanical devices;
- (2) involving damage to that portion of a building on any premises where such automated mechanical devices are located;
- (3) as a result of failure of such automated mechanical devices to function properly;
- (4) through misplacement or mysterious unexplainable disappearance of Property located within any such automated mechanical devices;
- (5) to any customer of the Insured or any representative of such customer; or
- (6) caused by an Employee,

except when such loss is covered under Insuring Agreement (A).

3. Schedule of excluded locations: none.
4. The Single Loss Limit of Liability and the Single Loss Deductible for the Automated Teller Machine Insuring Agreement are the amounts shown on the Declarations Page or amendment thereto. The Single Loss Limit of Liability under this Insuring Agreement shall be a part of, and not in addition to, the amount stated in Item 4 of the Declarations.
5. This rider shall become effective as of 12:01 a.m. on [policyeffdt].

Nothing herein contained shall be held to vary, alter, waive or extend any of the terms, conditions, provisions, agreements or limitations of the bond, other than as above stated.